Case 07-79103-pwb Doc 1 Filed 11/13/07 Entered 11/13/07 15:56:02 Desc Official Form 1 (04/07) Petition Page 1 of 37

United States I Northern Di	Bankruptcy Court istrict of Georgia			Voluntary 1	Petition	
Name of Debtor (if individual, enter Last, First, Middle): Green-Ferguson, Belinda Kay	No	ame of Joint Debtor	(Spouse) (Last, First,	Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Belinda K. Green			d by the Joint Debtor i			
Last four digits of Soc. Sec./Complete EIN or other Tax I state all):		Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):				
xxx-xx-8548 Street Address of Debtor (No. & Street, City, and State):	St	reet Address of Joi	nt Debtor (No. & Stree	et, City, and State):		.—
1932 Cannon Street Decatur, GA			`	•		
ZIF	CODE 30032			ZIP CO	DE	
County of Residence or of the Principal Place of Busines Dekalb	ss:	ounty of Residence	or of the Principal Pla	ce of Business:		
Mailing Address of Debtor (if different from street addre	ss):	a thg dress J	oir de la lif di lerer	ir (su ddress)	1	
ZIP	CODE			ZIP CO	DE	
Location of Principal Assets of Business Debtor (if differe	ent from street address above):			ZIP CO	DE	
Type of Debtor	Nature of Busines	ss		Sankruptcy Code Un		
(Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership	(Check one box) Health Care Business Single Asset Real Estate as 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker		Chapter 7 Chapter 9 Chapter 11 Chapter 12	Recogn Main Pi Chapter Recogn	15 Petition fo ition of a Forei roceeding 15 Petition fo ition of a Forei	gn r
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Clearing Bank Other	-	Chapter 13	Nature of Debts	n Proceeding	
	Tax-Exempt Entit (Check box, if applica Debtor is a tax-exempt org under Title 26 of the Unite Code (the Internal Revenu	ble) ganization ed States	Debts are primarily debts, defined in 11 § 101(8) as "incurre individual primarily personal, family, or hold purpose."	U.S.C. to do by an or for a	Debts are prima ousiness debts.	arily
Filing Fee (Check one box)	Check one box:	Chapte	er 11 Debtors		
☐ Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to in signed application for the court's consideration certificant unable to pay fee except in installments. Rule 1006(t) ☐ Filing Fee waiver requested (applicable to chapter 7 attach signed application for the court's consideration.	ying that the debtor is b) See Official Form 3A. individuals only). Must	Debtor is a s Debtor is not Check if: Debtor's agg	small business debtor a of a small business deb gregate noncontingent (ftiliates) are less than	tor as defined in 11 U liquidated debts (excl	.S.C. § 101(51	
attach signed application for the court's consideration	n, See Official Form 3B.	A plan is be Acceptance	ing filed with this peti s of the plan were solic in accordance with 11	cited prepetition from	one or more cl	asses
Statistical/Administrative Information Debtor estimates that funds will be available for dist Debtor estimates that, after any exempt property is e expenses paid, there will be no funds available for d	excluded and administrative			THIS SPACE IS FO		
Estimated Number of Creditors 1- 50- 100- 200- 1,000- 49 99 199 999 5,000 1	5,001- 10,001- 25,001- 10,000 25,000 50,000	100,000 1	Over 00,000	NOV 5	3 2007	PNU3::
Estimated Assets \$\rightarrow\$ \text{\$\sigma} \\$0 to \$\rightarrow\$ \text{\$\sigma} \\$10,000 to \$\rightarrow\$ \\$10	00,000 to \$1 million to million \$100 million	ю ПМ	ore than \$100 million	The state of the s	5 ₹	or ^{to} Grafi Q -1175
Estimated Liabilities \$\int \\$0 to \\ \$50,000 \tag{\$50,000 to} \\ \$100,000 \tag{\$51}\$	00,000 to million to \$100 million	o Mo	re than \$100 million	Tura	CLEAN O. 1111	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
				CLERK COLLEGE	, AND	20 mm

Desc FORM B1, Page 2 Official Form 1 (04/07) Petition Page 2 of 37 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Belinda Green-Ferguson All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Case Number: Date Filed: Location 01-65015-JB 04/12/2001 Where Filed: Northern District of Georgia Location Case Number: Date Filed: Where Filed: Pending Bankruptey Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: NONE Relationship District: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual whose debts are primarily consumer debts) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter [1].) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) Date 403072 Richard M. Jones ٦r. Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. **☑** No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Ø Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition

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Title of Authorized Individual

Date

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and

the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

to the appropriate official form for each person.

both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Georgia

In re:	Belinda Green-Ferguson	Case No.	
	Debtor		(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment blan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the counts not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.

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Official Form 1, Exh. D (10/06) - Cont.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Belinda Green-Ferguson

Date: 10-6-67

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Official Form 7 (04/07)

UNITED STATES BANKRUPTCY COURT Northern District of Georgia

son	Case No			
Debtor	(If known)			
STATEMENT OF F	INANCIAL AFFAIRS			
employment or operation of bus	iness			
s, including part-time activities either as a endar year to the date this case was come ely preceding this calendar year. (A debto rather than a calendar year may report fis year.) If a joint petition is filed, state incor	m employment, trade, or profession, or from operation of n employee or in independent trade or business, from the menced. State also the gross amounts received during the r that maintains, or has maintained, financial records on cal year income. Identify the beginning and ending dates ne for each spouse separately. (Married debtors filing uses whether or not a joint petition is filed, unless the			
SOURCE	FISCAL YEAR PERIOD			
Employment	2005			
Employment	2007 YTD			
Employment	2006			
r than from employment or opera	ation of business			
tion of the debtor's business during the tw his case. Give particulars. If a joint petitio (Married debtors filing under chapter 12 o	o years immediately preceding the on is filed, state income for each richapter 13 must state income for			
SOURCE	FISCAL YEAR PERIOD			
Distribution from Former	Employer 2005			
creditors				
s appropriate, and c.				
	: List all payments on loans, installment purchases of n 90 days immediately preceding the commencement			
	STATEMENT OF Fi employment or operation of bus unt of income the debtor has received from s, including part-time activities either as a endar year to the date this case was come ely preceding this calendar year. (A debtorather than a calendar year may report fise year.) If a joint petition is filed, state incorrectapter 13 must state income of both spot ed and a joint petition is not filed.) SOURCE Employment Employment Employment Than from employment or operation of the debtor's business during the two his case. Give particulars. If a joint petition (Married debtors filing under chapter 12 or or or not a joint petition is filed, unless the serior or not a joint petition from Former I SOURCE Distribution from Former I creditors Is appropriate, and c.			

of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF

AMOUNT

NAME AND ADDRESS OF CREDITOR

PAYMENTS

PAID

AMOUNT

STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF

PAID OR

AMOUNT

NAME AND ADDRESS OF CREDITOR

PAYMENTS/ **TRANSFERS** VALUE OF **TRANSFERS**

STILL OWING

None

 $\mathbf{\Lambda}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF

AMOUNT

AND RELATIONSHIP TO DEBTOR

PAYMENTS

AMOUNT PAID

STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

COURT OR AGENCY

STATUS OR

AND CASE NUMBER

NATURE OF PROCEEDING

AND LOCATION

DISPOSITION

 Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS

DATE OF

DESCRIPTION

OF PERSON FOR WHOSE

AND VALUE OF

BENEFIT PROPERTY WAS SEIZED

SEIZURE

PROPERTY

5. Repossessions, foreclosures and returns

None

 \mathbf{A}

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION.

DESCRIPTION

NAME AND ADDRESS

FORECLOSURE SALE

AND VALUE OF

OF CREDITOR OR SELLER

TRANSFER OR RETURN

PROPERTY

6. Assignments and receiverships

None

☑

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

NAME AND ADDRESS

DATE OF

ASSIGNMENT

OF ASSIGNEE

ASSIGNMENT

OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS

DESCRIPTION

NAME AND ADDRESS

OF COURT

DATE OF

AND VALUE OF

OF CUSTODIAN

CASE TITLE & NUMBER

ORDER

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

RELATIONSHIP

DESCRIPTION

OF PERSON

TO DEBTOR.

DATE

AND VALUE OF

OR ORGANIZATION

IF ANY

OF GIFT

GIFT

Greater Piney Grove Baptist

None

09/30/2007

600.00, Check and Cash (over a 12 month period)

Atlanta, GA

8. Losses

None

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List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION

DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF

LOSS WAS COVERED IN WHOLE OR IN PART

BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

PROPERTY

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE

10-6-07

OF PROPERTY

Law Office of Richard Jones, PC North Center Suite 309H 4319 Covington Hwy. Decatur, GA 30035 550.00, Check, Atty Fee 299.00, Check, Court Fee

10. Other transfers

None

☑

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIBE PROPERTY

TRANSFERRED

AND VALUE RECEIVED

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE

None

Ø

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(\$) OF TRANSFER(\$) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

 \checkmark

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR

AMOUNT AND

NAME AND ADDRESS OF INSTITUTION

DIGITS OF ACCOUNT NUMBER,

DATE OF SALE

AND AMOUNT OF FINAL BALANCE

OR CLOSING

12. Safe deposit boxes

None

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List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAMES AND ADDRESSES

DESCRIPTION

DATE OF TRANSFER

OF BANK OR

OF THOSE WITH ACCESS

OF

OR SURRENDER,

OTHER DEPOSITORY TO BOX OR DEPOSITORY CONTENTS IF ANY

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

AMOUNT OF

NAME AND ADDRESS OF CREDITOR

SETOFF

SETOFF

14. Property held for another person

None

 \mathbf{Z}

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

DESCRIPTION AND VALUE

OF OWNER

OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

Ø

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

 \checkmark

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

 \square

SITE NAME AND ADDRESS NAME AND ADDRESS

OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

V

SITE NAME AND

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

₹

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOC. SEC. NO /
NAME COMPLETE EIN OR

COMPLETE EIN OR OTHER TAXPAYER ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

Ø

NAME

ADDRESS

19. Books, records and financial statements

LD NO

None

Ø

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

Ø

NAME AND ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

 $\mathbf{\Lambda}$

NAME

ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case by the debtor.

None

ne **Z**

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

 \Box

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

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NAME AND ADDRESSES OF CUSTODIAN

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

Ø

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

DATE OF INVENTORY

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

None



NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS

OF RECIPIENT,

RELATIONSHIP TO DEBTOR

DATE AND PURPOSE

OF WITHDRAWAL

AMOUNT OF MONEY

OR DESCRIPTION

AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

Ø

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None

101.0

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement

of financial affairs and any attachments thereto and that they are true and correct.

Date 10-6-07

Signature of Debtor

Belinda Green-Ferguson

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FORM B6A (10/05)

In re:	Belinda Green-Ferguson	Case No.	
	Debtor	······································	(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY. WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM	
	Total	>	0.00	·	

(Report also on Summary of Schedules.)

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Form**B6B** (10/05)

In re

Belinda Green-Ferguson		Case	No.		
	Debtor			(If known)	

SCHEDULE B - PERSONAL PROPERTY

	1	 -	, 	
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash		10.00
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Checking Account Bank of America	J	150.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Bank of America		235.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings Account Bank of America	J	50.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
Household goods and furnishings, including audio, video, and computer equipment.		Household Goods		2,500.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	x			
6. Wearing apparel.		Clothing		1,000.00
7. Furs and jewelry.		Jewelry		2,000.00
Firearms and sports, photographic, and other hobby equipment.	х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole Life Insurance for Son State Farm		200.00
10. Annuities. Itemize and name each issuer.	Х			•
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.		403(B) Emory		TBD

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Form B6B-Cont. (10/05)

n re	Belinda Green-Ferguson	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
			HUS	
 Stock and interests in incorporated and unincorporated businesses. Itemize. 	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
 Government and corporate bonds and other negotiable and nonnegotiable instruments. 	Х			
16. Accounts receivable.	х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Back Child Support Vincent Mincey		6,500.00
 Other liquidated debts owed to debtor including tax refunds. Give particulars. 	х			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			-
 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
Patents, copyrights, and other intellectual property. Give particulars.	X			
 Licenses, franchises, and other general intangibles. Give particulars. 	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1988 Mazda MX-6 2D DX		1,350.00
26. Boats, motors, and accessories.	Х			-
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment and supplies used in business.	Х			

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Form B6B-Cont. (10/05)

ln re	Belinda Green-Ferguson		Case No.		
		Debtor		(if known)	

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY		HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT V DEBTOR'S IN IN PROPERT OUT DEDUC' SECURED OR EXEM	ITEREST Y, WITH- TING ANY CLAIM
30. Inventory.	х					
31. Animals.	Х					
32. Crops - growing or harvested. Give particulars.	Х					
33. Farming equipment and implements.	х					
34. Farm supplies, chemicals, and feed.	Х					
35. Other personal property of any kind not already listed. Itemize.	x					
	 -	continuation sheets attached	Total	· *	\$	13,995.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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Official Form 6C (04/07)

In re	Belinda Green-Ferguson	Case No.	
	Dobtor	(If known)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1988 Mazda MX-6 2D DX	Ga. Code Ann. § 44-13-100(a)(3)	1,350.00	1,350.00
403(B) Emory	Ga. Code Ann. § 44-13-100(a)(2.1)	TBD	TBD
Back Child Support Vincent Mincey	Ga. Code Ann. § 44-13-100(a)(2)(D)	6,500.00	6,500.00
Cash	Ga. Code Ann. § 44-13-100(a)(6)	10.00	10.00
Checking Account Bank of America	Ga. Code Ann. § 44-13-100(a)(6)	235.00	235.00
Checking Account Bank of America	Ga. Code Ann. § 44-13-100(a)(6)	150.00	150.00
Clothing	Ga. Code Ann. § 44-13-100(a)(4)	1,000.00	1,000.00
Household Goods	Ga. Code Ann. § 44-13-100(a)(4)	2,500.00	2,500.00
Jewelry	Ga. Code Ann. § 44-13-100(a)(6)	1,500.00	2,000.00
	Ga. Code Ann. § 44-13-100(a)(5)	500.00	
Savings Account Bank of America	Ga. Code Ann. § 44-13-100(a)(6)	50.00	50.00
Whole Life Insurance for Son State Farm	Ga. Code Ann. § 44-13-100(a)(9)	200.00	200.00

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Official Form 6D (10/06)

In re Belinda Green-Ferguson		Case No.	
	Debtor	(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

V Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOHNT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			VALUE					

continuation sheets attached

0

Subtotal > (Total of this page)

Total 📡 (Use only on last page)

<i>y</i>	0.00	\$ 0.00	\$
0	0.00	\$ 0.00	\$
	0.0	\$ 0.00	\$

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Official Form 6E (04/07)

adjustment.

Belinda Green-Ferguson

,

Case No.

(If known)

D

Debtor

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the ointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
in d e	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
ū	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
hou	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or usehold use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of vernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
drug	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a g, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

1 continuation sheets attached

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Official Form 6E (04/07) - Cont.

ln re	Belinda Green-Ferguson		Case No.	
		Debtor		(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOHNT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
CCOUNT NO.									

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals >-(Totals of this page) Total >-

Total :
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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In re	Belinda Green-Ferguson	Case No.	
	Debtor	(If known)	_

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
BellSouth Telco c/o NCO Financial P. O. Box 41466 Philadelphia, PA 19101							714.00
Capital One Auto Finance 3905 Dallas Pkwy Dallas, TX 75093			Auto Def Bal				5,928.00
GE Money Bank/J. C. Penney P. O. Box 981131 El Paso, TX 79998			Charge Card		3	_	302.00
Georgia Student Finance Auth 2082 E. Exchange Place Tucker, GA 30084			Student Loan - Notice Only				0.00
Onyx Acceptance 27051 Towne Centre Dr. Foothill Ranch, CA 92610			Notice Only				0.00

1 Continuation sheets attached

Subtotal > \$ 6,944.00

Total > \$
hedule F.)

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in re	Belinda Green-Ferguson	Case No	
	Debtor	(If known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							138.00
The Emory Clinic c/o Allied Interstate 3000 Corporate Exchange Columbus, OH 43231			Medical Bill	:			
ACCOUNT NO							673.0
T-Mobile c/o Plaza Associates 370 7th Ave. Suite 1200 New York, NY 10001							
ACCOUNT NO.			<del> </del>		 		67,990.5
U. S. Department of Education P. O. Box 5609 Greenville, TX 75403-5609			Student Loan				

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 68,801.58

Total > \$ 75,745.58

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•		Petition	Page 2	25 of 37	

Form B6G (10/05)

In re:	Belinda Green-Ferguson	Case No.	
	Debtor	,	(If known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Belinda Green-Ferguson		Case No.	
	Debtor		(If known)
S	CHEDULE H -	CODEBTORS	
_			

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Debtor

Case	Nο
∪aoc	HU.

Belinda Green-Ferguson

NONE

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether

Debtor's Marital Status: <b>Marri</b> e	ed	DEPENDENTS OF	DEBTOR AND SI	POUSE		
		RELATIONSHIP(S):			AGE(	S):
		Son				8
Employment:		DEBTOR		SPOUSE		
Occupation	Patie	nt Acct Rep	Equipmen	t Operator III		
Name of Employer	Emoi	ry Healthcare		Transportation	on	
How long employed	1 1/2	yrs	11 yrs		•	
Address of Employer	Atlan	nta, GA	Decatur, G	Α		
	of average o	r projected monthly income at time	•	EBTOR		SPOUSE
1. Monthly gross wag						
(Prorate if not p	aid monthly.	)	\$	2,668.23		2,393.62
2. Estimate monthly	overtime		\$	0.00	<u> </u>	0.00
3. SUBTOTAL			\$	2,668.23	\$_	2,393.62
4. LESS PAYROLL			_	242.22		<b></b>
a. Payroll taxes	and social s	security	\$ \$	319.32 106.10	\$ _	<u>578.04</u> 105.78
<ul><li>b. Insurance</li><li>c. Union dues</li></ul>			\$	0.00	\$ \$	0.00
d. Other (Speci	^{fy)} 403	R	\$.	26.39	\$ _	0.00
			<b>*</b>		* _ \$	50.00
		DOT Sav  S EE Ded		0.00	э_ \$	35.92
			·			
5. SUBTOTAL OF F	PAYROLL DE	EDUCTIONS	\$	451.82	<b>\$</b> _	769.74
6. TOTAL NET MON	THLY TAKE	HOME PAY	\$	2,216.41	\$_	1,623.88
•	•	of business or profession or farm				
(Attach detailed	•		\$	0.00	\$_	0.00
8. Income from real p	' '		\$	0.00	\$_	0.00
9. Interest and divide		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$	0.00	\$_	0.00
		port payments payable to the debtor for the ndents listed above.	\$	0.00	\$_	0.00
11. Social security of (Specify)	•	nment assistance	\$	0.00	\$	0.00
12. Pension or retire			\$	0.00	\$ _	
13. Other monthly in				0.00	_	
(Specify)			\$	0.00	\$	0.00
14. SUBTOTAL OF	LINES 7 THE	ROUGH 13	\$	0.00	· · · · · · · ·	0.00
		ME (Add amounts shown on lines 6 and 14)	\$	2,216.41		1,623.88
		THLY INCOME: (Combine column totals	<u> </u>	\$ 3,840		1,0.000
		debtor repeat total reported on line 15)	(Report also on			and, if applicable, on
17. Describe any inc	rease or dec	rease in income reasonably anticipated to occur wi	Statistical Sum	mary of Čertain L	.iabilitie	es and Related Data)

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Official Form 6J (10/06)

In re Belinda Green-Ferguson		Case No.	
•	Debtor		(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	or's family. Pr	o rate any
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a se expenditures labeled "Spouse."	parate sched	ule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	685.00
a. Are real estate taxes included? Yes ✓ No	_	005.00
b. Is property insurance included? Yes ✓ No		
2. Utilities: a. Electricity and heating fuel	\$	207.00
b. Water and sewer	\$	25.00
c. Telephone	\$	200.00
d. Other Direct TV	\$	56.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	217.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	100.00
11. Insurance (not deducted from wages or included in home mortgage payments)	_	
a. Homeowner's or renter's	<b>\$</b>	0.00
b. Life	<b>\$</b> _	78.50
c. Health	<u> </u>	0.00
d. Auto	<b>\$</b>	126.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	_	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto	\$	379.50
b. Other Student Loan	<b>\$</b> —	470.00
14. Alimony, maintenance, and support paid to others		
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u> </u>	0.00
17. Other After School Care	· —	200.00
Husband's Bills	- • -	420.00
Summer Camp	\$	60.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,		
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<u> </u>	3,944.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	ne filing of this	s document:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,840.29
b. Average monthly expenses from Line 18 above	\$	3,944.00
c. Monthly net income (a. minus b.)	\$	-103.71

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Official Form 6 - Summary (10/06)

### United States Bankruptcy Court Northern District of Georgia

n re Belinda Green-Ferguson		Case No.	
Debto	or	Chapter	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIA	BILITIES		OTHER
A - Real Property	YES	1	\$ 0.00				-
B - Personal Property	YES	3	\$ 13,995.00		* -		
C - Property Claimed as Exempt	YES	1					
D - Creditors Holding Secured Claims	YES	1		\$	0.00		
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$	0.00		
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$	75,745.58		
G -Executory Contracts and Unexpired Leases	YES	1					
H - Codebtors	YES	1		:		-	
I - Current Income of Individual Debtor(s)	YES	1	**		· ·	\$	3,840.29
J - Current Expenditures of Individual Debtor(s)	YE\$	1			-	\$	3,944.00
тот	AL	14	\$ 13,995.00	\$	75,745.58		

### Case 07-79103-pwb Doc 1 Filed 11/13/07 Entered 11/13/07 15:56:02 Desc Petition Page 30 of 37

Official Form 6 - Statistical Summary (10/06)

### United States Bankruptcy Court Northern District of Georgia

In re	Belinda Green-Ferguson	Case No.	
	Debtor	Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ <b>0</b> .00
Student Loan Obligations (from Schedule F)	\$ 67,990.58
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ <b>0</b> .00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 67,990.58

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,840.29
Average Expenses (from Schedule J, Line 18)	\$ 3,944.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 5,087.06

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	14 A
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$75,745.58
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$75,745.58

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Official Form 6 - Declaration (10/06)

In re Belinda Green-Ferguson		Case No.
	Debtor	(If known)

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

		e foregoing summary and schedules, consisting of <u>2</u> sheets ( <i>total shown on</i> to the best of my knowledge, information, and belief.
Date:	10-6-07	Signature: Belinde Liver Leizum
		Belinda Green-Ferguson
		Debtor

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

[If joint case, both spouses must sign]

(NOT APPLICABLE)

В	203
(1	2/94)

### UNITED STATES BANKRUPTCY COURT Northern District of Georgia

	Northern District of Georgia		
In	n re: Belinda Green-Ferguson	Case No.	
	Debtor	Chapter 7	***
	DISCLOSURE OF COMPENSATION OF A	TTORNEY	
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the and that compensation paid to me within one year before the filing of the petition in bankruptcy, or a paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or connection with the bankruptcy case is as follows:	greed to be	
	For legal services, I have agreed to accept	\$	550.00
	Prior to the filing of this statement I have received	\$	550.00
	Balance Due	\$	0.00
2.	2. The source of compensation paid to me was:		
	☑ Debtor ☐ Other (specify)		
3.	3. The source of compensation to be paid to me is:		
	□ Debtor □ Other (specify)		
4.	I have not agreed to share the above-disclosed compensation with any other person unless t of my law firm.	they are members and ass	sociates
5.	<ul> <li>I have agreed to share the above-disclosed compensation with a person or persons who are my law firm. A copy of the agreement, together with a list of the names of the people sharing attached.</li> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bar including:</li> </ul>	in the compensation, is	es of
	<ul> <li>Analysis of the debtor's financial situation, and rendering advice to the debtor in determining a petition in bankruptcy;</li> </ul>	whether to file	
	b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be	required;	
	c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any ac	djourned hearings thereof	i. 2
	d) Representation of the debtor in adversary proceedings and other contested bankruptcy matter	ers;	
	e) [Other provisions as needed]  None		
6.	<ol> <li>By agreement with the debtor(s) the above disclosed fee does not include the following services:</li> <li>None</li> </ol>		
	CERTIFICATION		
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment representation of the debtor(s) in this bankruptcy proceeding.	to me for	
	I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankin Dated:	ruptcy Code.	
	Richard M. Jones, Jr., Bar No.	403072	

Law Office of Richard Jones, P.C.

Attorney for Debtor(s)

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

B 210 Page 2

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

Address:

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition

preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	by 11 U.S.C. § 110.)	
I (We), the debtor(s), affirm that I (we) have received  Belindax Green  Printed Name(s) of Debtor(s)	// //	2-22-07 Date
Case No. (if known)	XSignature of Joint Debtor (if any)	

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U. S. BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

> # 01108451 - JA November 13, 2007

Code Case No Qty Amount By

7 07-79103 1 \$299.00 CK

Judge - Not Assigned

Debtor - B. GREEN-FERGUSON

TOTAL: \$299.00

FROM: Richard M. Jones

Law Office of Richard Jones, P.C.

North Center - Suite 309H 4319 Covington Highway

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Non-Business or Business Intake Clerk:	net anily Date NOV 13 2007
Complete or Incomplete	<b>≯</b> IFP Filed
Orders on Fee Application	
02g - Chapter 11/13 Order Granting 2 Installments of	of \$ each.
03g - Chapter 11 Order Granting -10 day (3 Installm	nents of \$339.00, \$350.00 & \$350.00.)
03g - Chapter 13 Order Granting -10 day (3 Installm	nents of \$75.00, \$99.50 & \$99.50.)
02d - Chapter 11/13 Order Denying \$	_due.
02g - Chapter 7 Order Granting	
Missing Documents:	Petition Deficiencies:
( ) Pro se Affidavit	( ) Name
( ) Form B21	( ) Last 4 digits of ssn ( ) Address
( ) Matrix	( ) Address ( ) County
( ) Voluntary Petition not on Official Form One	( ) Type of Debtor
( ) Exhibit D	( ) Chapter
( ) Statement of Financial Affairs	( ) Nature of Debts
( ) Schedules: A B C D E F G H I J ( ) Summary of Schedules	( ) Statistical Estimates ( ) Venue
( ) Statistical Summary	( ) Signatures
( ) Declaration Page for Summary & Schedules	( ) = 3-2-1
( ) Statement of Intent	
( ) Attorney Disclosure Statement	( ) Fee Application not filed
( ) Petition Preparer Disclosure Statement	(F 10a)
<ul> <li>Declaration &amp; Signature of Non-Attorney Bankruptcy Petition Prepared</li> <li>Notice to Debtor by Non-Attorney Bankruptcy Petition Prepared</li> </ul>	
( ) Notice to Individual Consumer Debtor (Form 342b)	
( ') Statement of Current Monthly Income/Means Test	
( ) Chapter 13 Plan, complete with signature(s)	NOTES
( ) Certificate of Credit Counseling.	NOTES:
( ) Motion for Determination (Exigent Circumstances)	·
( ) Pay Advices	
( ) Corporate Resolution	<b>1</b>
( ) 20 Largest Unsecured Creditors	
( ) List of Equity Security Holders	
( ) Small Business - Balance Sheet	
( ) Small Business - Statement of Operations	}
( ) Small Business - Cash Flow Statement	
\ Small Ruciness - Federal Tay Returns	

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BellSouth Telco
c/o NCO Financial
P. O. Box 41466
Philadelphia, PA 19101

Capital One Auto Finance 3905 Dallas Pkwy Dallas, TX 75093

GE Money Bank/J. C. Penney P. O. Box 981131 El Paso, TX 79998

Georgia Student Finance Auth 2082 E. Exchange Place Tucker, GA 30084

Onyx Acceptance 27051 Towne Centre Dr. Foothill Ranch, CA 92610

The Emory Clinic c/o Allied Interstate 3000 Corporate Exchange Columbus, OH 43231

T-Mobile c/o Plaza Associates 370 7th Ave. Suite 1200 New York, NY 10001

U. S. Department of Education P. O. Box 5609 Greenville, TX 75403-5609